

UNITED STATES
BANKRUPTCY COURT



DISTRICT of NEW JERSEY

A Handbook for the Bar and Public

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This handbook is a procedural guide to assist you as you interact with the United States Bankruptcy Court for the District of New Jersey. The information in this handbook is based on the United States Code, the Federal Rules of Civil Procedure, the Federal Rules of Bankruptcy Procedure and the Local Rules of this court. We have made every effort to ensure that all procedural information contained in this guide is accurate; however the handbook does not supersede or replace the statutes or rules.

Many of the forms mentioned throughout this handbook are located in the [Appendix](#).

**The staff of the bankruptcy clerk's office cannot provide legal advice.
You may wish to consult an attorney to protect your rights.**

I. General Court Information

The Bankruptcy Court for the District of New Jersey serves the entire state. The Clerk of the Court maintains three divisional offices (also referred to as vicinages) in the following locations: Camden, Newark, and Trenton with the Clerk headquartered in Newark. All documents relating to a bankruptcy case, including the petition, must be filed at the clerk's office located in the vicinage in which the debtor resides (if the debtor is an individual), or in which the debtor has its principal place of business. To avoid confusion, please do not attempt to file any documents with a member of a judge's staff. All case files and dockets for open bankruptcy and adversary proceedings are located and available for review at the clerk's office in which the matter is pending.

A. Office Locations

For purposes of the division of business the Court is divided by county into the following vicinages:

- ! The **Camden** vicinage consists of Atlantic, part of Burlington (the townships of Cinnaminson, Delran, Edgewater Park, Evesham [Marlton], Maple Shade, Moorestown, Mt. Laurel, Palmyra, Riverside and Riverton), Camden, Cape May, Cumberland, Gloucester and Salem counties.
- ! The **Newark** vicinage consists of Bergen, Essex, Hudson, Morris, Passaic, Sussex and part of Union (the townships of Union, Elizabeth, Springfield and Hillside) counties.

- ! The **Trenton** vicinage consists of part of Burlington (excluded are the townships of Cinnaminson, Delran, Edgewater Park, Evesham [Marlton], Maple Shade, Moorestown, Mt. Laurel, Palmyra, Riverside and Riverton), Hunterdon, Mercer, Middlesex, Monmouth, Ocean, Somerset, and Union (except the townships of Union, Elizabeth, Springfield and Hillside) counties.

Clerk's office locations and telephone numbers are listed below:

Location	Address	Deputy & Assistant Deputies in Charge	Telephone Number
Camden	U.S. Bankruptcy Court *** Clerk's Office U.S. Post Office & Courthouse Building 401 Market Street, 2 nd Floor Camden, NJ 08101	Deputy in Charge: Mary Shashaty Asst. Deputy in Charge: Carol Ballinghoff	(856) 757-5485 ext. 326
Newark	U.S. Bankruptcy Court Clerk's Office Martin Luther King, Jr. Federal Building & Courthouse 50 Walnut Street Newark, NJ 07102	Deputy in Charge: Sandra Radice Asst. Deputy in Charge: Nancy Figueroa	(973) 645-4764 ext. 2235
Trenton	U.S. Bankruptcy Court Clerk's Office Clarkson S. Fisher Federal Building & Courthouse 402 East State Street Trenton, NJ 08608	Deputy in Charge: Catherine Lyden Asst. Deputy in Charge: Dennis Norton	(609) 989-2200 ext. 226

*** This is the location of the Camden Clerk's Office; the mailing address is:

U.S. Bankruptcy Court
Clerk's Office
U.S. Post Office & Courthouse Building
P.O. Box 2067
Camden, NJ 08101-2067

B. Clerk's Office Hours

The clerk's office is open from 8:30 A.M. to 4:00 P.M. Monday through Friday. All offices accept emergency filings outside normal business hours. A United States Bankruptcy Court "drop box" is located in each federal building. This box may be utilized during the hours that each building is open (generally 7 A.M. to 7 P.M.). In the event that you must file outside the hours noted above, please contact the Deputy in Charge of the office in which the document should be filed for further instructions.

C. Minimum Filing Requirements

If a debtor wishes to file for bankruptcy on an emergency basis they must file with the Court a voluntary petition, complete list of creditors and the filing fee (see section II.D. of this handbook for more information on the payment of filing fees in installments) for the chapter being filed. Petitions filed without the following will be returned:

- Complete filing fee *or* an Application to Pay in Installments
- Complete List of Creditors (Matrix) *or* Schedules D, E and F

The debtor has 15 days from the date of the initial filing to file the balance of schedules. (Please see the *Checklist of Required Schedules* in the Appendix for more specific information regarding required schedules and time frames within which they are due).

Please note: if the debtor does not file a complete list of creditors with the petition, the complete list, when filed, must be accompanied by a fee in the amount of \$20.00 and a Verified Statement of Changes, containing only those creditors being added or deleted.

D. Notices of Deficiency

If a debtor does not file all the required schedules and statements at the time of the initial bankruptcy filing, the petition will be considered deficient and the Court will issue a Notice of Deficiency and Hearing Thereon. As indicated above, the balance of the debtor's schedules are due within 15 days of the initial filing. If the schedules are not filed within the allotted time, your case may be dismissed.

E. Judges

The following is a list of judges presently "sitting" in the District of New Jersey, together with important information relevant to each judge.

Camden:

Honorable Judith H. Wizmur

Courtroom Deputy: Bruce Compton Phone: (856) 757-5366

Calendar days: Motions - Every Monday at 10:00 A.M.

Chapter 13 Confirmations - 2nd & 4th Wednesday of each month at 9 A.M.

Honorable Gloria M. Burns

Courtroom Deputy: Christopher Fowler Phone: (856) 757-5375

Calendar days: Motions - Every Monday at 10:00 A.M.

Chapter 13 Confirmations - 1st & 3rd Wednesday of each month at 9 A.M.

Newark:

Honorable Rosemary Gambardella, Chief Judge

Courtroom Deputy: Sharon Moore Phone: (973) 645-4763

Calendar days: Motions - Monday and Tuesday at 10:00 A.M.

Chapter 13 Confirmations - 1st & 3rd Wednesdays of each month at 10 A.M.

Honorable Novalyn L. Winfield

Courtroom Deputy: Lorraine Healy Phone: (973) 645-4704

Calendar days: Motions - Every Monday at 10:00 A.M.

(Motions for Relief from Stay at 9 A.M.)

Chapter 13 Confirmations - 4th Thursday of each month at 10 A.M.

Honorable Donald H. Steckroth

Courtroom Deputy: Zelda Haywood Phone: (973) 645-4762

Calendar days: Motions - Every Monday at 10:00 A.M.

Chapter 13 Confirmations - 2nd & 4th Wednesdays of each month at 10 A.M.

Trenton:

Honorable Stephen A. Stripp

Courtroom Deputy: Diane Immordino Phone: (609) 989-2003

Calendar days: Chapter 7 & 11 Motions - Every Monday at 9:00 A.M.

Chapter 13 Motions & Confirmations - 2nd & 4th Tuesday of each month at 9 A.M.

Honorable Kathryn C. Ferguson

Courtroom Deputy: Fran Dykes Phone: (609) 989-2005

Calendar days: Chapter 7 & 11 Motions - Every Monday at 10:00 A.M.

Chapter 13 Motions and Confirmations - 2nd & 4th Wednesday of each month at 9 A.M.

Honorable Raymond T. Lyons

Courtroom Deputy: Betty Powell/Sandy Dorns Phone: (609) 989-2002

Calendar days: Chapter 7 & 11 Motions - Every Monday at 10:00 A.M.

Chapter 13 Motions and Confirmations - 1st & 3rd Tuesday of each month at 11 A.M.

Honorable William H. Gindin

Judge Gindin is on recall status and sits in Trenton.

For questions involving Trenton matters, please contact:

Debra Spisak

Phone: (609) 989-2200 x. 253

F. Return of “Filed” Copies

To receive a date-stamped copy of any document filed with the clerk you must include an extra copy for this purpose. This copy is in addition to the number of copies required by the court. If you are filing by mail and wish to have a copy returned, you must also include a self-addressed, stamped envelope of sufficient size and postage.

G. Change of Address

Pursuant to Fed. R. Bank. P. 4002, the debtor must notify the court of any change of address. When an attorney or any other party to a case moves, they are strongly encouraged to notify the court. This can be done by forwarding a letter or a [Change of Address form](#) to the clerk’s office where the party’s case is filed. The court will not accept oral, telephone or email requests to change addresses. When we receive your written request we will update our official records. *The court does not advise other parties of your change of address. It is your responsibility to notify parties such as the case trustee or U.S. Trustee.*

H. Local Rules

Whether you are an attorney who has practiced here for many years or a Pro Se debtor/creditor, you are bound by the provisions of the Local Rules for the District of New Jersey. These rules set forth important filing requirements and should be consulted for information such as the number of copies required when filing a petition, the correct format of pleadings, etc. Failure to abide by any Local Rule may cause your case to be dismissed or delayed. Copies are available at each clerk’s office location (\$5.00 fee). The local rules may also be printed from our Court’s web site.

I. Trustees

1. United States Trustee

The Office of the U.S. Trustee is an agency within the United States Department of Justice. Its purpose is to appoint and supervise panel and standing trustees. The U.S. Trustee is also responsible for monitoring the progress of bankruptcy cases, as well as preventing and investigating fraud, dishonesty and abuse within the bankruptcy system.

The name and address of the U.S. Trustee for this region is:

Ms. Patricia Staiano
Office of the U.S. Trustee
One Newark Center, Suite 2100
Newark, NJ 07102
(973) 645-3014

If you suspect that a party has committed fraud with regard to a bankruptcy filed in this district, or has abused the bankruptcy system, please contact the Office of the U.S. Trustee.

2. Panel Trustees (Chapter 7)

The U.S. Trustee has the duty to appoint and supervise panel trustees who are responsible for the administration of individual cases. The panel trustees are private parties; they are not employees of the United States Courts or of the Department of Justice. Questions concerning the status of the administration of a particular case should be directed to the panel trustee assigned to that matter. A [*Schedule of Panel Trustees*](#) is located in the Appendix.

3. Standing Trustees (Chapters 12 & 13)

The U.S. Trustee also appoints and supervises a standing trustee in each vicinage who administer all chapter 12 and 13 cases. Like the panel trustees, the standing trustees are private parties. They are not employees of the United States Courts or of the Department of Justice. Questions concerning the status of the administration of a particular case should be directed to the standing trustee assigned to that matter. Below is a listing of the standing trustees appointed to serve in the three vicinages comprising the District of New Jersey.

Vicinage	Name	Address	Phone Number
Camden	Isabel C. Balboa	535 Route 38 Cherry Hill, New Jersey 08002	(856) 663-5002
Newark	John J. Scura, II	30 Two Bridges Road, Box 10215 Fairfield, New Jersey 07004	(973) 227-2840
Trenton	Robert M. Wood	P.O. Box 571 Manasquan, New Jersey 08736	(732) 223-6868

J. Access to Case Files

1. Open Bankruptcy Cases and Adversary Proceedings

All files and records relating to open cases and adversary proceedings are available for public review. They are located in the clerk's office where the case is pending. However, a particular file may be under review by a Judge or member of the court staff, in which case it will not be immediately available to the public. Anyone wishing to view a file may go to the intake section of the clerk's office where the file is located and complete a [Request to Review File Form](#), (see Appendix).

**FILES MAY NOT BE TAKEN OUT OF THE PUBLIC AREA
OF THE CLERK'S OFFICE FOR ANY REASON.**

Papers in the file may not be removed, rearranged or altered in any way. The unauthorized removal, destruction, mutilation or obliteration of any file or document in the custody of the bankruptcy clerk is a felony under 18 U.S.C. § 2071(a). The penalty for a violation of this section includes a fine, up to three years in prison, or both. [see also 18 U.S.C. §3571].

2. Closed Bankruptcy Cases and Adversary Proceedings

After a matter has been closed, the clerk's office stores the physical file for a period of up to 1 year. We request that you contact the clerk's office where the matter was pending 24 hours in advance for information regarding access to closed files. A staff member will supply you with specific information regarding the location of the requested file. Case files closed for a period greater than 1 year are shipped to the National Archives and Records Administration (NARA) located in Missouri for offsite storage. *Please note: most physical records are destroyed 20 years after closing.*

The following options are available if you require access to closed files:

- ! If the case has been closed for less than one year, you may request that the clerk's office staff retrieve the file from the local storage area. In most cases the file will be available within 24 hours. You may then come to the clerk's office to review the file and/or have copies (\$.50 per page) made of any documents contained in the file.
- ! If the case has been shipped to NARA, you may request that the clerk's office staff retrieve the file from NARA by completing the *Request for Retrieval of File* form, (see Appendix). When the file arrives, you will be notified. You may then come to the clerk's office to review the file and/or have copies (\$.50 per page)

made of any documents contained in the file. **In addition to the copying charges, the clerk is required to collect a \$25.00 record retrieval fee for this service.**

- ! You may contact NARA directly and request that they make the copies. To accomplish this you will need the accession, box and location numbers relating to the case. This information can be obtained by contacting the clerk's office where the case was filed. Upon receipt of the above information, you must contact NARA. See the [*NARA Request for Copies*](#) form attached to this handbook for more information regarding the services provided by NARA.

The address of National Archives and Record Administration for this region is:

National Archives and Records Administration
Central Plains Region
200 Space Center Drive
Lee's Summit, MO 64064

K. Access to Bankruptcy Case Information

There are various means of accessing bankruptcy information. In addition to viewing the physical files, you may review case information at each clerk's office via public access computers. These computers allow you to review the court's docket and obtain case information at no charge. The Court's website also contains material about our court and bankruptcy in general. We also provide case information via telephone and written request. **The clerk is required to collect a \$20 fee to conduct more than a basic search of public records.**

1. Written Requests

The staff of the clerk's office will conduct a broad search of our records upon receipt of a written request. The fee for this service is \$20 for each name or item searched. To request a search of this nature, please complete the [*Application For Search of Bankruptcy Records*](#), (see Appendix) and submit it, together with the required fee.¹

¹The court does not accept cash or personal checks. Payment must be made in the form of attorney check, corporate check, money order or certified check.

2. Voice Case Information System (VCIS)

The **Voice Case Information System** permits you to access the Court's database from any touch-tone telephone. By entering the name of the debtor in a case, a case number or a debtor's social security/tax identification number, you may access basic information such as: case number, debtor's name, chapter, filing date, name of judge assigned to the case, status, etc.

This information is available regarding all open cases as well as those cases closed up to 1 year. There is no cost for the use of VCIS. You may request information for up to 5 cases per call.

The telephone numbers for VCIS are:

! 877-239-2547 (toll free within New Jersey)
! 973-645-6044 or 6045

The VCIS system is available 7 days a week, 24 hours a day (except during periods of updating or maintenance).

3. Public Access to Court Electronic Records (PACER)

The **Public Access to Court Electronic Records** system allows you to use a personal computer and modem to connect to a public information computer that the Court maintains. Using PACER you may review official case information or download information to your computer. A sample of the information available through PACER is: a daily report of new filings, official registry of claims in a case, docket entries and summary information. This data is available on open cases as well as cases that have been closed for up to two years.

The PACER system is available seven days a week, 24 hours per day (except during periods of updating/maintenance). To utilize this system you must register with the PACER Service Center. Registered users will be assigned a login ID and password. Once registered, you may obtain authorization to access any court where the PACER system is in use. The access fee for use of PACER is \$.60 per minute. The fee for web-based PACER is 7¢ per page; a page has been designated as 54 lines of data. To register, please contact:

PACER Service Center
P.O. Box 780549
San Antonio, TX 78278-0549

You may also register on the internet at www.pacer.psc.uscourts.gov. There is no cost for registering. The PACER Service Center will issue a login and password. Upon receipt of this information you may access our court's records by logging on to our web site and clicking "Case Information," at which point you will be required to enter your Pacer login and password.

For further information about registering for Pacer, please contact the Service Center at 1-800-676-6856.

4. Remote Access to Court Electronic Records (RACER)

Computer users with access to the internet may access court records via RACER. By utilizing RACER, you may not only view and/or print the docket for a case, but in certain circumstances you may also view an image of the actual document. Currently, only certain documents, such as petitions and claims are being imaged by our court. However, in the near future all documents filed will be imaged and available for viewing/printing via RACER.

RACER is available 24 hours a day, seven days a week. To utilize this system you must register with the PACER Service Center (see section J.3. of this handbook for more information on the PACER Service Center). Registered users will be assigned a login ID and password. Once registered, you may access RACER by visiting the Court's website at:

www.njb.uscourts.gov

The access fee is 7¢ per page. A page has been designated as 54 lines of data. When viewing images the definition of a page is a scanned page. Moreover, the user will be billed for the entire document even if only the first page is viewed. For further information, please contact the PACER Service Center at 800-676-6856.

5. Website

Computer users with access to the internet may access the court's website. You will find our home page at:

www.njb.uscourts.gov

On our site you will find helpful information about our Court. In addition, the full text of our Local Rules, Frequently Asked Questions (FAQ's) and basic information such as the Public Information Series on Bankruptcy is available. The site is a "work in progress" and will continually be updated as the need arises. Please email the webmaster with any comments or suggestions you may have.

6. Media Requests

Requests for information beyond that provided by the above sources should be directed to the Clerk of Court, who may be contacted at the Newark clerk's office.

7. Court Staff

You may telephone the clerk's office during office hours to obtain basic case information including the following: whether a particular party has filed for bankruptcy, debtor's name, case number and the case chapter. **Please note: the court encourages the public to access this information via electronic means whenever possible.**

L. Legal Assistance

Many events happen during a bankruptcy case or adversary proceeding which may affect your rights. Please do not call the clerk's office for legal assistance. **We are not attorneys and are not qualified, nor permitted to give legal advice.** Please contact your attorney with any legal questions you may have. In addition, court staff cannot refer you to an attorney; you may contact your local Bar Association for a referral. If you feel you are unable to afford an attorney, please refer to the Schedule of Resources for Legal Assistance located in the Appendix for further details.

II Financial Matters

A. Fees

The following is a schedule of fees required to be collected by the clerk as set forth in 28 U.S.C. § 1930:

ITEM	FEE
CHAPTER 7 PETITION	\$ 200.00
CHAPTER 13 PETITION	\$ 185.00
CHAPTER 11 (Non-Railroad) PETITION	\$ 830.00
CHAPTER 9 PETITION	\$ 330.00
ANCILLARY PETITION UNDER 11 U.S.C. § 304	\$ 530.00
AMENDMENTS TO DEBTOR'S SCHEDULES OF CREDITORS OR LIST OF CREDITORS	\$ 20.00
FILING MOTION TO TERMINATE, ANNUL, OR MODIFY STAY, TO WITHDRAW THE REFERENCE, OR TO COMPEL ABANDONMENT OF PROPERTY OF THE ESTATE ¹	\$ 75.00
CONVERSION BY REQUEST OF DEBTOR OF CHAPTER 7 OR 13 TO CHAPTER 11	\$ 645.00

ITEM	FEE
NOTICE OF CONVERSION TO CHAPTER 7 UNDER 11 U.S.C. §§ 1208(a) OR 1307(a); MOTION TO CONVERT TO CHAPTER 7 (INCLUDING CONVERSION MOTION COMBINED WITH OTHER RELIEF)	\$ 15.00
FILING OF COMPLAINT COMMENCING ADVERSARY PROCEEDING	\$ 150.00
FILING A MOTION TO REOPEN A CASE	Chapters 7 & 13 Chapter 11 Chapter 9 Chapter 12 \$ 155.00 \$ 800.00 \$ 300.00 \$ 200.00
FILING AND DOCKETING NOTICE OF APPEAL OR CROSS APPEAL	\$ 105.00
FILING MOTION FOR LEAVE TO APPEAL. (IF LEAVE TO APPEAL IS GRANTED, \$100 DOCKETING FEE IS DUE.)	\$ 5.00
RETRIEVAL OF RECORD FROM FEDERAL RECORDS CENTER OR OTHER STORAGE LOCATION	\$ 25.00
REPRODUCING ANY RECORD OR PAPER (PER PAGE)	\$ 0.50
CERTIFICATION OF ANY RECORD OR DOCUMENT	\$ 7.00
EXEMPLIFICATION OF ANY RECORD OR DOCUMENT	\$ 14.00
MICROFICHE SHEET OF FILM OR MICROFILM JACKET COPY OF ANY COURT RECORD	\$ 4.00
REPRODUCTION OF MAGNETIC TAPE OR CASSETTE REEL-TO-REEL	\$ 20.00
SEARCH OF RECORDS (PER NAME)	\$ 20.00
REGISTERING A JUDGMENT FROM ANOTHER DISTRICT	\$ 30.00
CHECK RETURNED FOR LACK OF FUNDS	\$ 35.00
PACER - per minute via modem per page via internet	\$ 0.60 \$ 0.07
DIVISION OF JOINT CASE (HUSBAND/WIFE) FILED UNDER 11 U.S.C. §302 AT REQUEST OF DEBTORS: ONE-HALF OF CURRENT FILING FEE FOR CHAPTER UNDER WHICH JOINT CASE WAS COMMENCED.	½CURRENT

Notes to fee schedule:

- ! A voluntary petition by an individual shall be accepted for filing if accompanied by the debtor's signed application stating that the debtor is unable to pay the filing fee except in installments. (F.R. Bankr. P. 1006(b). (See Official Form B3: *Application to Pay Filing Fee in Installments* and *Order Approving Payment of Filing Fee in Installments* as revised 9/97.)
- ! There is no charge for filing an answer, a counterclaim, or a third-party complaint in an adversary proceeding.
- ! There is no charge for filing a proof of claim.

B. Fee Payment Policy

All fees are due and payable at the time of filing or the request for services. The Bankruptcy Court for the District of New Jersey does not accept personal checks or cash. Payment of fees must be made by attorney check, certified check, money order or corporate

check. If you are an attorney, you may also pay by credit card.² Please make all checks/money orders payable to:

Clerk, United States Bankruptcy Court

C. Returned Checks

When a financial institution returns a check deposited by the court for any reason, including but not limited to insufficient funds or a closed account, the payor will be assessed a \$25.00 service charge.

D. Refund Policy

It is the policy of the Judicial Conference of the United States that filing fees may not be refunded if it later appears that the filing was in error or if the case or proceeding is subsequently dismissed. Certain motions are subject to a fee when the motion is filed, regardless of the subsequent outcome. It is therefore incumbent upon a filer to check the status of a matter prior to filing the motion or any other document requiring a fee.

E. Payment of Filing Fees in Installments

Under certain circumstances, more specifically set forth below, individual debtors may pay their filing fee in installments. In order to do so, the debtor must follow the guidelines below and submit an [Application to Pay Fees in Installments](#) (see Appendix for [Application](#) and [Order](#)) at the time of the filing of the petition.

- ! The debtor(s) must be an individual. Corporations, partnerships and municipalities may not pay filing fees in installments.
- ! The filing fee must be paid in full before the Debtor pays an attorney for services rendered in connection with the filing.
- ! The number of installments may not exceed four and the final installment must be paid within 120 days after the filing of the petition.

F. Child Support creditors

Please be aware that Section 304 of the Bankruptcy Reform Act of 1994 permits the waiver of fees of child support creditors or their representatives if such party files [Procedural Form B 281](#) (see Appendix).

G. Unclaimed Funds

When a Trustee attempts to make payment to a creditor and the payee cannot be found, the Trustee must deposit those unclaimed funds into the court's Registry Account. The court

² Payment by credit card must be pre-authorized by the Court. For more information please contact Leanne Michalek at 973-645-3930 ext. 2249.

maintains records of all unclaimed funds at the Trenton clerk's office. To search the court's records please contact the Financial Administrator in Trenton. To make a formal claim for funds held in the court's Registry account relative to an open case, a motion must be filed and heard by the Judge assigned to that case. All motions for release of Registry funds in closed cases are heard by Chief Judge Gambardella. Please refer to DNJ LBR 3011-1 for more information.

III Miscellaneous matters

E. Copies of Documents

To obtain copies of documents on file with the Court, you may visit the clerk's office where the case is pending and request copies in person.¹ You may also request copies via the internet by forwarding an email containing the Debtor's name, case number and the document number of the paper(s) requested to:

CAMDEN: camden_copy@njb.uscourts.gov
NEWARK: newark_copy@njb.uscourts.gov
TRENTON: trenton_copy@njb.uscourts.gov

If the document you request is available, it will be scanned within 24-48 hours and be accessible for printing from the internet. If, for any reason, the court cannot provide copies over the internet, the requested documents will be photocopied (\$.50 per page) and mailed or made available for pick up. You may also forward a request in writing to the appropriate clerk's office.

Please note: The Court will scan documents containing 25 pages or less. To obtain a copy of a larger document, you must request conventional copies. In addition, the Court encourages you to review the docket of the case in question, as the requested document may have been previously scanned.

F. List of Creditors (Matrix)

All petitions *must* be accompanied by a complete List of Creditors (frequently referred to as a matrix) when presented for filing. If the List of Creditors *or* Schedules of Liabilities are not included, **the petition will not be accepted**. All matrices containing 50 or more creditors must be submitted on diskette. *Directions for submission of a List of Creditors (Matrix)* can be found in the appendix.

maintains records of all unclaimed funds at the Trenton clerk's office. To search the court's records please contact the Financial Administrator in Trenton. To make a formal claim for funds held in the court's Registry account relative to an open case, a motion must be filed and heard by the Judge assigned to that case. All motions for release of Registry funds in closed cases are heard by Chief Judge Gambardella. Please refer to DNJ LBR 3011-1 for more information.

G. Captions

All pleadings filed with the court must set forth in the caption a specific reference to the subject of the paper and if applicable, shall state the hearing date as follows: "Hearing Date: _____, 20__." In addition, all papers must include in the caption the case number, chapter, initials of the judge assigned and, the adversary proceeding number, if any.

¹ The clerk is required to collect a \$.50 per page fee for copies.

The following is an example of a caption:

John Doe			
123 Any Street			
Anytown, NJ 08000			
Debtor, ProSe			
United States Bankruptcy Court			
District of New Jersey			
In Re:	:	Case No.:	00-35000 KCF
John Doe,	:	Chapter:	7
Debtor,	:	Hearing date:	10/31/00
	:		
<hr/>			
Certification of John Doe			
in Support of Motion to Avoid Liens			

D. Mediation

Parties to an adversary proceeding or contested matter may consent to mediation. An application and consent order, requesting referral to mediation and designating a mutually acceptable mediator and alternate selected from the current register must be submitted to the court. If the parties are unable to agree on a mediator and alternate, the application shall request selection by the court from the current register. For more information on mediation, a copy of the current Register of Mediators for the District of New Jersey or copies of other relative forms, please see the court's web page at www.njb.uscourts.gov. You may also contact Pat Meravi, Mediation Program Administrator at 609-989-2200 ext. 295.

E. Orders

A proposed form of order should accompany any application, motion or other requested relief, together with a self-addressed, stamped envelope. If you have submitted an order to a Judge for signature, please allow 10 - 14 days for receipt of a signed copy of same. If you have not received a copy of the Order within two weeks, please check RACER/PACER to ascertain if the Order has been entered on the docket. If it has not, contact the appropriate courtroom deputy.

F. Filing by facsimile

The court does not permit the filing of pleadings or documents via facsimile, unless specifically approved in advance by an individual Judge. In an instance where filing by facsimile is approved, the transmission of same will only be considered a "courtesy copy." The pleading, bearing an original signature, must be filed with the clerk's office to constitute a "filing."

G. Request for transcripts/tapes of hearings

You may request a record of a hearing in either written (transcript) or audio (cassette tape) format. Tapes of hearings are made, upon request, by court personnel. The cost is \$20 per tape/per matter. To order a tape you may contact the appropriate court recorder listed below. *Please note: tapes are not available for hearings which will be transcribed by a Court Reporter.*

Transcripts of hearings are available via various transcription services. Please refer to the table below for the transcription service(s) assigned to the judge who presided at the hearing. Transcripts may be ordered directly from the transcription service and are available on an ordinary, expedited or daily basis.

<u>Basis</u>	<u>Time to Prepare</u>	<u>Cost Per Page</u>
Ordinary	Up to 30 days	\$3.00
Expedited	Up to 7 days	\$4.00
Daily	Within 24 hours	\$5.00

Judge	Transcription Service and Telephone Number	Court Recorder/Reporter and Telephone Number
Rosemary Gambardella, Chief Judge	Please contact the Court Reporter for more information.	Arthur J. Frannicola, C.S.R. 1-800-311-9495
William H. Gindin	Trenton cases: Please contact the Court Reporter for more information. Newark cases: please contact the Court Recorder for more information.	<i>Trenton cases:</i> Edward Silver 609-844-0111 <i>Newark cases:</i> Denise Murray 973-645-4764 ext. 2220
Judith H. Wizmur	Please contact the Court Recorder for more information.	Norma Sader 856-757-5485 ext. 321
Stephen A. Stripp	J & J Transcription Services 609-586-2311	Geraldine Holly-Mack 609-989-2200 ext. 249
Novalyn Winfield	Please contact the Court Recorder for more information.	Keith Davis 973-645-4764 ext. 2222
Gloria M. Burns	Please contact the Court Recorder for more information.	Heather Hopkins 856-757-5485 ext. 356

Judge	Transcription Service and Telephone Number	Court Recorder/Reporter and Telephone Number
Kathryn C. Ferguson	Cole Transcription Service 732-914-1995	Christine Kelly 609-989-2200 ext. 280
Raymond T. Lyons	Gribben's Transcription Service 732-263-0044	Betty Akin 609-989-2200 ext. 273
Donald H. Steckroth	Please contact the Court Recorder for more information.	Denise Murray 973-645-4764 ext. 2220

H. Bankruptcy Forms

1. Official Bankruptcy Forms

The Official Bankruptcy Forms used throughout the United States are prescribed by the Judicial Conference and include such items as the Petition, Schedules, Statement of Financial Affairs, Proof of Claim, etc. The Official Forms are available in our lobbies for purposes of copying. In addition, an entire “packet” containing the petition and all related forms can be purchased at any stationery store. They are also available to print from our website.

2. Procedural Bankruptcy Forms

Procedural forms for use in bankruptcy cases are issued as necessary by the Director of the Administrative Office of United States Courts. Many of the Procedural Forms are typically completed by court staff. Others, such as the Adversary Cover Sheet are completed by a party. In some instances, such as the Summons, the Procedural Forms have been modified for use in our district. In this instance, you must use the Local Form. Like the Official Forms, the Procedural Forms are also available to be copied in our lobbies. The court is currently undertaking a project which will make these forms available on our website. Many of the forms will be interactive, which will enable you to complete them online.

3. Local Forms

Local forms for use in the U.S. Bankruptcy Court, District of New Jersey, are prescribed by the Bankruptcy Judges in this district. These forms include but are not limited to: Information Notices, Chapter 13 Summary of Plan and Fee Application Cover Sheets. These forms are also available for download from our website.

I. Creditor and Claim Information

The court maintains a list of creditors and claims filed in each case, commonly referred to as a “Claims Register.” To request a register for a particular case you may:

- ! Submit a [Request for Claims Register](#) form to the clerk’s office where the case is pending. (See Appendix)

- ! Print a claims register using PACER, which is discussed in Section I.J.3. of this Handbook.

J. Amendments to Schedules D, E & F

If a debtor wishes to add creditors to schedules D, E or F after a case has been filed or amend the List of Creditors, he/she must file an *Amendment to Schedule D, E or F* with the court (See Appendix for the appropriate form) listing those creditors to be added, together with a \$20.00 filing fee. In addition, an amended matrix (list of creditors) must accompany the Amendment which contains ONLY those creditors being added. The amendment may contain as many creditors as needed.

K. Attorney Complaints

The Bankruptcy Court has no jurisdiction to investigate or decide matters involving alleged attorney misconduct. The Supreme Court of New Jersey has established the Office of Attorney Ethics which oversees the handling of these matters. For more information please contact the Ethics Hotline at (800) 406-8594.

L. Hearing Impaired or Communication Disability Assistance

The policy of this court is to provide reasonable accommodations to persons with communication disabilities and hearing impairments. The court has listening devices available in the Camden vicinage. We will also provide sign language interpreters or other services to participants in bankruptcy court proceedings (not Section 341 meetings) if necessary. If you require the assistance of a sign language interpreter please contact the Deputy in Charge where the hearing will be held. (See section I.A. of this handbook for contact information).

M. Requesting Adjournments of Section 341 Meetings

If you have a question regarding the scheduling of your Section 341 meeting, please contact the trustee assigned to your case. The telephone number of each Panel Trustee (Chapter 7) can be found in the *Schedule of Panel Trustees* located in the Appendix. The telephone numbers for the U. S. Trustee and Standing Trustees (Chapter 13) are located in Section H.1. and H.2. of this handbook, respectively.

APPENDIX

- I. Checklist of Required Schedules
- II. Change of Address form
- III. Request to Review File form
- IV. Request for Retrieval of File form
- V. NARA Request for Copies form
- VI. Application for Search of Bankruptcy Records
- VII. Resources for Legal Assistance
- VIII. Application to Pay in Installments
- IX. Appearance of Child Support Creditor
- X. Directions for Submitting a Matrix on Diskette
- XI. Amendment to Schedule D, E & F
- XII. Request for Claims Register form
- XIII. Schedule of Panel Trustees

UNITED STATES BANKRUPTCY COURT - DISTRICT OF NEW JERSEY

Required Lists, Schedules, Statements and Fees

Voluntary Chapter 7 Case

- G **Filing Fee of \$200.00**
If the fee is to be paid in installments, the debtor must be an individual and must submit a signed application for court approval. Official form 2 and Rule 1006 (b), Fed. R. Bank. P.
- G **Voluntary Petition (Official Form 1)**
Names and addresses of all creditors of the debtor must be submitted WITH the petition. Fed. R. Bank. P. 1007 (b) and (c).
- G **Schedules of Assets and Liabilities (Official Form 6)**
Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).
- G **Schedule of Executory Contracts and Unexpired Leases. (Schedule G of Official Form 6)**
Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).
- G **Schedule of Current Income and Expenditures**
All debtors must file these schedules. If the debtor is an individual, Schedule I and J of Official Form 6 must be used for this purpose. Must be submitted with the petition or within 15 days. 11 U.S.C. §521 (1) and Fed. R. Bank. P. 1007 (b) and (c).
- G **Statement of Financial Affairs (Official Form 7)**
Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).
- G **Statement of Intention regarding secured property (Official Form 8)**
Required ONLY if the debtor is an individual and the schedule of assets and liabilities contains consumer debts secured by property of the estate. Must be submitted within 30 days of filing of the petition or by the date set for the Section 341 meeting of creditors, whichever is earlier. 11 U.S.C. § 521(2).
- G **Statement disclosing compensation paid or to be paid to the attorney for the debtor**
Must be submitted within 15 days of the filing of the petition, or any other date set by the court. 11 U.S.C. § 329 and Fed. R. Bank. P. 2016(b).
- G **Statement disclosing compensation paid or to be paid to a “bankruptcy petition preparer” as defined in 11 U.S.C. §110.**
Must be submitted within 10 days.

Voluntary Chapter 11 Case

- G **Filing fee of \$830.00**
If the fee is to be paid in installments, the debtor must be an individual and must submit a signed application for court approval. Official form 2 and Rule 1006 (b), Fed. R. Bank. P.
- G **Voluntary Petition (Official Form 1)**
Names and addresses of all creditors of the debtor must be submitted WITH the petition. Fed. R. Bank. P. 1007 (b) and (c).
- G **List of creditors holding the 20 largest unsecured claims (Official Form 4)**
Must be submitted with the petition. Fed. R. Bank. P. 1007 (d).
- G **Names and addresses of equity security holders of the debtor.**
Must be submitted with the petition or within 15 days, unless the court orders otherwise. Fed. R. Bank. P. 1007 (a)(3).
- G **Schedules of Assets and Liabilities (Official Form 6)**
Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).
- G **Schedule of Executory Contracts and Unexpired Leases. (Schedule G of Official Form 6)**
Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).
- G **Schedule of Current Income and Expenditures**
All debtors must file these schedules. If the debtor is an individual, Schedule I and J of Official Form 6 must be used for this purpose. Must be submitted with the petition or within 15 days. 11 U.S.C. §521 (1) and Fed. R. Bank. P. 1007 (b) and (c).

Voluntary Chapter 11 Case, (CONTINUED)

G Statement of Financial Affairs (Official Form 7)

Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).

G Statement disclosing compensation paid or to be paid to the attorney for the debtor

Must be submitted within 15 days of the filing of the petition, or any other date set by the court. 11 U.S.C. § 329 and Fed. R. Bank. P. 2016(b).

G Statement disclosing compensation paid or to be paid to a “bankruptcy petition preparer” as defined in 11 U.S.C. §110.

Must be submitted within 10 days.

Notice: Under U.S.C. § 1930 (a) the debtor or trustee if one is appointed, is also required to pay a fee to the U.S. Trustee at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter. The amount to be paid is:

\$250 if disbursements total less than \$15,000

\$500 if disbursements total between \$15,000 and \$75,000

\$750 if disbursements total between \$75,000 and \$150,000

\$1,250 if disbursements total between \$150,000 and \$225,000

\$1,500 if disbursements total between \$225,000 and \$300,000

\$3,750 if disbursements total between \$300,000 and \$1,000,000

\$5,000 if disbursements total between \$1,000,000 and \$2,000,000

\$7,500 if disbursements total between \$2,000,000 and \$3,000,000

\$8,000 if disbursements total between \$3,000,000 and \$5,000,000

\$10,000 if disbursements total more than \$5,000,000

Chapter 13 Case

G Filing fee of \$185.00

If the fee is to be paid in installments, the debtor must be an individual and must submit a signed application for court approval. Official form 2 and Rule 1006 (b), Fed. R. Bank. P.

G Voluntary Petition (Official Form 1)

Names and addresses of all creditors of the debtor must be submitted WITH the petition. Fed. R. Bank. P. 1007 (b) and (c).

G Schedules of Assets and Liabilities (Official Form 6)

Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).

G Schedule of Executory Contracts and Unexpired Leases. (Schedule G of Official Form 6)

Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).

G Schedule of Current Income and Expenditures

All debtors must file these schedules. If the debtor is an individual, Schedule I and J of Official Form 6 must be used for this purpose. Must be submitted with the petition or within 15 days. 11 U.S.C. §521 (1) and Fed. R. Bank. P. 1007 (b) and (c).

G Statement of Financial Affairs (Official Form 7)

Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 1007 (b) and (c).

G Chapter 13 Plan

Must be submitted with the petition or within 15 days. Fed. R. Bank. P. 3015

G Summary of Chapter 13 Plan (Local Form 8)

Must be submitted with the Plan. D.N.J. L.B.R. 3015-2.

G Statement disclosing compensation paid or to be paid to the attorney for the debtor

Must be submitted within 15 days of the filing of the petition, or any other date set by the court. 11 U.S.C. § 329 and Fed. R. Bank. P. 2016(b).

G Statement disclosing compensation paid or to be paid to a “bankruptcy petition preparer” as defined in 11 U.S.C. §110.

Must be submitted within 10 days.

Involuntary Chapter 7 or 11 Petition

G Filing Fee of \$200.00 for a chapter 7 case or \$830 for a chapter 11 case.

Filing fee may not be paid in installments. Fed. R. Bank. P. 1006 (b).

G Involuntary Petition (Official Form 5)

11 U.S.C. § 303.

UNITED STATES BANKRUPTCY COURT
District of New Jersey



CHANGE OF ADDRESS FORM

This form is to be used to change the address of a party to a bankruptcy or an adversary proceeding ONLY. A debtor who wishes to add a creditor not previously listed in his schedules must file an Amendment to Schedule D, E & F and submit a fee of \$20.00.

Debtor's name: _____ Case number: _____

Party's name/type: _____
(Example: John Smith, creditor)

Old address: _____

New address: _____

New phone no.: _____

I hereby certify under penalty of perjury that the above information is correct. If a debtor, I am aware that it is my responsibility to notify the Trustee and any affected party of my change of address.

Date: _____

Signature

UNITED STATES BANKRUPTCY COURT
District of New Jersey



REQUEST TO REVIEW FILE

This form must be completed in full before a file may be accessed

Do not tamper with file fastener or rearrange the contents of this file. Under 11 U.S.C. §2071, it is unlawful to remove, mutilate, obliterate or destroy this file or any part thereof and is punishable by up to a \$2,000 fine or three years in prison, or both.

Date: _____

Debtor's Name: _____

Case No.: _____

Adversary No.: _____

Your name: _____

Signature: _____

Company/Law Firm: _____

Telephone No.: _____

Please complete the attached outcard and present it, together with this request form, to the Bankruptcy Court employee on duty in the file room.

Deputy Clerk's initials:

Request for Retrieval of File from NARA

To:

____ Clerk, U.S. Bankruptcy Court
Martin Luther King, Jr.
Federal Building & Courthouse
50 Walnut Street, Room 3017
Newark, NJ 07101

____ Clerk, U.S. Bankruptcy Court
Clarkson S. Fisher Federal
Building & Courthouse
402 East State Street
Trenton, NJ 08608

____ Clerk, U.S. Bankruptcy Court
U.S. Post Office & Courthouse
P.O. Box 2067
Camden, NJ 08101-2607

Please retrieve the following case from the National Archives and Records Administration. I understand that you will contact me upon its arrival, so that I may make arrangements to review/copy the file. I have included the \$25.00 retrieval fee.

Case Number: _____

Name of Debtor(s): _____

Requested by: _____

Address: _____

Phone Number: _____ E-mail Address: _____

- ☐ Please forward copy of docket sheet for the above case. (cost: \$.50 per page)
____ I am an attorney and have included an attorney trust account check not to exceed \$20.
____ I am a Pro Se party. I understand that I must submit payment in the form of certified check/money order. Please contact me so that I may pay the exact amount.

To be completed by Clerk's Office staff:

Accession Number: _____

Location Number: _____

Box #: _____

Researched by: _____

Date Request Received: _____

Date Request Returned: _____

FAX MAIL CERTIFY T or N **FRONT OFFICE**
DATE RECEIVED _____ CHARGE CHECK MO \$ _____

REQUESTOR, PLEASE DO NOT WRITE ABOVE THIS LINE

NATIONAL ARCHIVES AND RECORD ADMINISTRATION - CENTRAL PLAINS REGION - LEE'S SUMMIT

BANKRUPTCY REQUESTS BY FAX, MAIL OR COURIER

The National Archives and Records Administration in Lee's Summit, MO accepts requests for photocopies of bankruptcy case files. You may request copies of the entire contents of the case file, a package of commonly requested documents or documents that you select. **Payment must accompany your request.**

Step 1: FOR EACH CASE, obtain the following information from the Court where the case was filed and closed. PLEASE USE ONLY 1 FORM PER CASE. (This form may be photocopied).

Accession Number: _____ Location Number: _____

Box Number: _____ Case Number: _____

Case Name: _____

City & State where Court is located: _____

Step 2: The following options are available:

All options, **except copies returned via fax**, can be certified for an additional fee of \$6. This provides you with an attached form stating that all reproductions are a true and correct copy of documents in our custody. It DOES NOT mean that photocopies are sent via certified mail.

☐ **Please check if you are requesting CERTIFICATION.** Please include \$6 fee in addition to copy fee.

☐ **Option A:** PACKAGE containing documents listed below from individual cases only (no business cases). Cost \$10 (Uncertified). Please note that some bankruptcy cases may not contain all of the documents listed below. All questions concerning the contents of a particular file should be directed to the appropriate court.

! Order of Discharge or Order of Dismissal, Final Decree and Trustee's Report

! Voluntary Petition

! Summary of debts and property (assets)

! List of creditors (Schedules D, E & F)

☐ **Option B:** Entire case - All documents of case file of individuals only (no business cases). Cost: \$35 (Uncertified). You will be notified and given further options if your request exceeds 70 pages.

☐ **BUSINESS OR ADVERSARY CASES** - Bankruptcies that in any way involve a business, even if there is only a statement that an individual was "doing business as," "formally doing business as," or was in some way connected with a business (DBA) must be requested from this section. (Refer to these options (C-1 or C-2 options)

☐ **Option C-1:** SPECIFIC DOCUMENTS. Cost \$35 (Uncertified). A copy of the DOCKET SHEET indicating the case file name and number, and the date and title of the specific documents to be copied must be included with the request form. On the docket sheet, circle the documents that are to be copied. You will be notified and given further options if your request exceeds 70 pages. Please note: If the Court has already transferred the docket sheet to our facility, see Option D. (Continued)

☐ **Option C-2:** ENTIRE CASE - COST \$50 (Uncertified). You will be notified and given further options if your request exceeds 100 pages.

☐ **Option D:** DOCKET SHEET - Cost \$10. If the docket sheet is stored at our facility, obtain the STEP 1 information for the docket sheet from the Court. We will fax or mail the docket sheet to you so you may mark the documents you need and send it together with your request for SPECIFIC DOCUMENTS (Option C-1)

Case Number: _____

Step 3: PRINT your name and telephone number.

Name (required): _____

Daytime Phone Number (required): (_____) _____ (very important)

CHOOSE ONE: (mail or fax)

☐ **MAIL** DOCUMENTS TO:

Name/Business Name: _____

Address: _____

City: _____ State: _____ Zip: _____

☐ **FAX** DOCUMENTS TO: Fax number: (_____) _____

Name of Business _____ ATTENTION: _____

To pay by **credit card**, please complete the following:

Type: _____ VISA _____ MASTERCARD _____ NOVUS/DISCOVER _____ AMERICAN EXPRESS

ACCOUNT NUMBER _____ EXPIRATION DATE: _____

Step 4: REQUESTOR, PLEASE SUBMIT YOUR REQUEST by faxing this form to (816) 478-7623 or mailing it to :
National Archives and Records Administration - Central Plains Region
200 Space Center Drive, Lee's Summit, MO 64064

The Central Plains Region will service faxed requests delivered by the U.S. Postal Service, common carrier for photocopies of bankruptcy case files. **WE DO NOT TAKE TELEPHONE REQUESTS.**

Orders sent via fax must be paid by credit card. Orders sent via USPS or common carrier may be paid by check, money order or credit card. Checks and money orders should be made payable to: NATIONAL ARCHIVES TRUST FUND.

We do not send confirmation that your request was received. However, we normally process requests **AFTER** three (3) working days of receipt. Telephone calls inquiring about the status of your request interrupt the technician working on your request and will only delay the process.

YOUR REQUEST WILL BE RETURNED UNSERVICED IF:

- # The information supplied in Step 1 is incorrect or incomplete.
- # The name on the case file does not match the name on the case number requested.
- # Your credit card is not approved or your check/money order is for less than your order would cost.
- # A copy of the **DOCKET SHEET** for Option C-1 is not included, or if requested items are not clearly marked
- # A copy of the docket sheet for Option C-1 is not included, or if requested items are not clearly marked.

UNITED STATES BANKRUPTCY COURT
District of New Jersey

APPLICATION FOR SEARCH OF BANKRUPTCY RECORDS

<p>Name of individual or business that is the subject of the search: (Please submit a separate application for each name/case number searched)</p> 	<p>Social Security No. or Employer I.D. No. of Subject:</p>
<p>Please search your records for the following information regarding the individual or business named above:</p> <p><input type="checkbox"/> Pending or closed bankruptcy cases in this district;</p> <p><input type="checkbox"/> Pending or closed Adversary Proceedings in this district;</p> <p><input type="checkbox"/> Judgements/evidence of satisfaction of judgments, and</p> <p><input type="checkbox"/> Other [describe briefly]</p> <p>Please search for the period of _____ to _____. A fee of \$15.00 is charged for each name/item searched. Payment must be made by attorney/business check, certified check or money order.</p>	
<p>Name, address and telephone number of the person requesting the search:</p> 	

CERTIFICATE OF SEARCH

The undersigned clerk hereby certifies the following results of a diligent search of the records of this Court:
[Check/Circle only the items for which a search was requested and a fee paid.]

A. Bankruptcy cases:
☐ None found
☐ Pending or closed on (please circle one): _____

Case no.: _____ Case filed on: _____
Involuntary/involuntary (please circle one)

☐ Discharge granted on: _____

B. Adversary Proceedings:
☐ None found
☐ Pending or closed on (please circle one) : _____

Subject is/was a party to the following proceedings:

_____ V. _____
Adversary no.: _____ Filed on: _____
Case no. of related bankruptcy: _____
Dismissed on _____ Final judgment entered on: _____

Date: _____

By: _____

Deputy Clerk

RESOURCES FOR LEGAL ASSISTANCE

CAMDEN VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

Camden Regional Legal Services, Inc. - for all five counties toll free - for Burlington County - for Camden County - for Cumberland and Salem Counties - for Gloucester County	1- (800) 496-4570 (609) 261-1088 (856) 964-2010 or (856) 964-9400 (856) 451-0003 (856) 848-5360
Cape-Atlantic Legal Services - for Atlantic County - for Cape May County	(609) 348-4200 or toll free 1- (800) 870-7547 (609) 465-3001 or toll free 1- (800) 378-6806
Community Health Law Project - for Camden and Atlantic Counties	(856) 858-9500

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	CONSULTATION FEES FOR FIRST INTERVIEW
Atlantic County Bar Assn.	(609) 345-3444	\$35 for initial interview (optional at attorney's discretion)
Burlington County Bar Assn.	(609) 261-4862	\$35 for initial interview
Camden County Bar Assn.	(856) 964-4520	\$30 for first half hour
Cape May County Assn.	(609) 463-0313	\$25 for first half hour
Cumberland County Assn.	(856) 692-6207	\$20 for first half hour
Gloucester County Bar Assn.	(856) 848-4071	\$25 for first half hour
Salem County Bar Assn.	(856) 935-5629	Fee set by consulting attorney

RESOURCES FOR LEGAL ASSISTANCE

NEWARK VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For Bergen County	Bergen County Legal Services	(201) 487-2166
	Bergen County Community Mental Health Law Project	(201) 599-6193
For Essex County	Essex County Legal Aid Association	(973) 622-1513
	Essex-Newark Legal Services - Elder Law Unit	(973) 624-4500 (973) 672-3838
	Community Health Law Project	(973) 680-5599
For Hudson County	Hudson County Legal Services	(201) 792-6363
For Morris County	Legal Aid Society of Morris County	(973) 285-6911
For Passaic County	Passaic County Legal Aid Society	(973) 345-7171
	Community Health Law Project	(973) 680-5599
For Sussex County	Somerset-Sussex Legal Services Corp.	(973) 383-7400
For Union County	Union County Legal Services Corp.	(908) 354-4340
	Community Health Project	(908) 355-8282

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	CONSULTATION FEES FOR FIRST INTERVIEW
Bergen County Bar Association	(201) 488-0044	\$30 for first half hour
Women Lawyers in Bergen County	(201) 567-3777	\$35 for first half hour
Essex County Bar Association	(973) 622-7753	\$25 for first half hour
Hudson County Bar Association	(201) 798-4708	\$25 for first half hour
Morris County Bar Association	(973) 267-5882	\$25 for first half hour
Passaic County Bar Association	(973) 278-9223	\$35 for first half hour
Sussex County Bar Association	(973) 267-5882	\$25 for first half hour
Union County Bar Association	(908) 353-4715	\$35 for first half hour

RESOURCES FOR LEGAL ASSISTANCE

TRENTON VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For Burlington County	Camden Regional Legal Services, Inc.	(609) 261-1088 or toll free 1- (800) 496-4570
For Hunterdon County	Hunterdon County Legal Services Corp.	(908) 782-7979
For Mercer County	Legal Aid Society of Mercer County Community Health Law Project	(609) 695-6249 (609) 392-5553
For Middlesex County	Middlesex County Legal Services Corp. - Perth Amboy area - New Brunswick area	(732) 324-1613 (732) 249-7600
For Monmouth County	Ocean/Monmouth Legal Services, Inc. Legal Aid Society of Monmouth County Community Health Law Project	(732) 866-0020 (732) 776-7733 (908) 355-8282
For Ocean County	Ocean/Monmouth Legal Services, Inc.	(732) 341-2727
For Somerset County	Somerset-Sussex Legal Services Corp.	(908) 231-0840
For Union County	Union County Legal Services, Inc. Community Health Project	(908) 354-4340 (908) 355-8282
For Warren County	Warren County Legal Services Corp.	(908) 475-2010

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	CONSULTATION FEES FOR FIRST INTERVIEW
Burlington County Bar Association	(609) 261-4862	\$35 for initial interview
Hunterdon County Bar Association	(908) 735-2611	\$50 for first half hour
Mercer County Bar Association	(609) 585-6200	\$25 for first half hour
Middlesex County Bar Association	(732) 828-0053	\$35 for first half hour
Monmouth Bar Association	(732) 431-5544	Fee set by attorney
Ocean County Bar Association	(732) 240-3666	\$30 for first half hour; \$50 for first hour
Somerset County Bar Association	(908) 685-2323	\$50 for first half hour
Union County Bar Association	(908) 353-4715	\$35 for first half hour
Warren County Bar Association	(973) 267-5882	\$25 for first half hour

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re _____,
Debtor(s)

Case No. _____
Chapter _____

APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the filing fee amounting to
2. \$ _____ in installments.
3. I certify that I am unable to pay the filing fee except in installments.
4. I further certify that I have not paid any money or transferred any property to an attorney for services in connection with this case and that I will neither make any payment nor transfer any property for services in connection with this case until the filing fee is paid in full.
5. I propose the following terms for the payment of the filing fee :*
\$ _____ Check one: ☐ With the filing of the petition, or
☐ On or before _____
\$ _____ on or before _____
\$ _____ on or before _____
\$ _____ on or before _____
- * The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).
6. I understand that if I fail to pay any installment when due my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

Signature of Attorney

Date

Signature of Debtor
(In a joint case, both spouses must sign.)

Date

Name of Attorney

Signature of Joint Debtor (if any)

Date

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11
U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. I also certify that I will not accept money or any other property from the debtor before the filing fee is paid in full.

Printed or Typed Name of Bankruptcy Petition Preparer
Address: _____

Social Security No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

x _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re

_____,
Debtor(s)

Case No. _____

Chapter _____

ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS

IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor shall not pay any money for services in connection with this case, and the debtor shall not relinquish any property as payment for services in connection with this case.

BY THE COURT,

Date: _____

United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re: _____

Case no.: _____

Chapter: _____

**APPEARANCE OF CHILD SUPPORT CREDITOR*
or REPRESENTATIVE**

I certify under penalty of perjury that I am a child support creditor* of the above-named debtor, or the authorized representative of such child support creditor, with respect to the child support obligation which is set forth below.

Name:
Organization:
Address:

Telephone no.:

Date: _____

Signature: _____
Child support creditor or representative

Summary of Child Support Obligation

Amount in arrears:

\$ _____

Amount currently due per week or per month:

\$ _____
(per week) (per month)

If child support has been assigned:

Amount of support which is owed
Under assignments:

\$ _____

Amount owed primary child support creditor
(Balance not assigned)

\$ _____

Attach an itemized statement of account

* Child support creditor includes both creditor to whom the debtor has a primary obligation to pay child support as well as any entity to whom such support has been assigned, if pursuant to Section 402(a)(26) of the Social Security Act or if such debt has been assigned to the Federal Government or to any State or political sub-division of a State.

SPECIFICATIONS FOR SUBMITTING SCHEDULED CREDITORS

General Information

To enable a high volume of cases to be processed within limited time constraints, the computer system in this court provides a procedure for the computerized processing of creditors listed in each case filed. Creditors are initially loaded into the computer database for each case in one of three ways:

1. by "scanning" the matrix supplied by the debtor at the time the case is filed; or
2. by loading information from a diskette supplied by the debtor; or
3. by manual entry.

Scanning is a process that enables a deputy clerk to feed the matrix sheets into an optical character reader ("OCR"). The OCR reads the matrix and transmits the creditor information directly into the system. After a case is scanned or loaded by diskette, all creditors on the matrix are available for query, noticing or claims processing.

The specifications for submitting scheduled creditors on paper or diskette have been modified as of July 1, 1995. Matrices **MUST** be produced using the specifications noted below. An incorrect matrix or diskette will result in a delay in noticing the first meeting of creditors set for the case. Failure to comply with these requirements will result in this matter being brought to the attention of the Court.

Amended matrices containing added parties only may also be submitted on diskette.

Common Requirements for Both Paper and Diskette Submission:

1. Lists should be typed in a single column on the page.
2. Each block of name and address must consist of no more than five (5) total lines, with at least ONE BLANK LINE between blocks. Be sure the address is deliverable.
3. Each line must NOT exceed 40 characters in length.
4. Do not use all caps. Use both upper and lower case characters where appropriate.
5. List the creditor's last name first, first name next, and middle initial. Do not include titles. (i.e., Mr., Mrs., Ms., etc.)
6. Zip codes must be on the last line, along with the city and state. Use the standard 2 letter abbreviations for states. Use capital letters for state abbreviations (i.e., NJ). Do not use periods to separate these initials (i.e., N.J.), but DO use a comma between the city and state, (i.e. Newark, NJ).
7. Use 9 digit zip codes as much as possible. Use a hyphen for nine digit zip codes. Use only numbers for zip codes.
8. Do not use attention lines or account numbers on the last line (see item 11). Put these on the second line following the creditor's name if needed. The account number should be listed on the second line.
9. Do not include the following parties on your matrix: debtor, joint debtor, attorney(s) for the debtor(s), U. S. Trustee, trustees. They automatically will be included by our computer for noticing.
10. Do not use the following symbols:

% ` (this is a backward apostrophe) ! # \$ ^ * \ + ~ [] () @ |
11. Use "ATTN:" instead of "c/o".
12. Use "PO Box" instead of "P.O. Box".

13. Do not put any other information on the matrix, such as heading, date, lines, page numbers, etc. Use the back of the matrix for case information.

Paper Submission:

1. Matrices containing under 50 creditors may be submitted on either hard copy or on diskette. However, the diskette must be accompanied by a paper copy for verification pursuant to Local Rule 1007-2 (d). (See "Diskette Submission" for specifications.) **The court encourages attorneys to use diskette submissions because of the accuracy of creditor data and efficiency of court time.**
2. Lists **MUST** be typed in one of the following standard typefaces or print styles:
 - (a) Courier 10 Pitch
 - (b) Prestige Elite
 - (c) Letter Gothic
3. No letters should be closer than one (1) inch from any edge of the paper.
4. Case number and debtor's name must be listed on the reverse side.
5. Do not staple matrices.
6. Matrices should be inserted straight in the typewriter or printer. Do not remove the list and reinsert it to complete the matrix.
7. Do not use onion skin, colored or half-sized paper, or erasable bond.
8. Make sure the matrix is clean and reads easily. Use of correction fluid or tape is unacceptable.
9. Submit only clear originals. Photocopies or carbon copies are unacceptable.
10. Printing from dot matrix printers or worn out typewriter or printer ribbons is unacceptable.

Diskette Submission:

All matrices with more than 50 creditors and less than 5000 must be submitted on diskette. Matrices with 5000 or more creditors should not be submitted on diskettes without prior court approval. Submission by diskette is preferred by the clerk's office because it reduces the time involved in adding creditors and ensures greater accuracy. Only one case may be included on each diskette. Submitted diskettes will be kept with the case file folders at the court.

1. Follow the same instructions as you would to produce a paper matrix.
2. Matrices must be prepared using a MS-DOS IBM compatible PC.
3. Diskettes must be 3-1/2".
4. Matrices must be assembled with a program that will produce ASCII text files such as a word processor or text editor, or other programs with the capability of producing output in ASCII format. Sample programs include:
 - (a) WordPerfect (process to save WordPerfect 5.1 document as ASCII file):
 - I. Press Text in/out (Ctrl/F5)
 - ii. Select DOS Text (1)
 - iii. Select Save (1) to save the file to DOS text format (ASCII);

- or any other word processor or editor (edit, etc.) with the capability of creating ASCII files.

- EXAMPLE LABEL:

Rev. 2/15/01

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re: _____ : Case no.: _____
: :
: : Chapter: _____
: :
: :
Debtor(s) :
_____:

AMENDMENT TO SCHEDULE D, E or F

Please specify the Schedule(s) to be amended:

- ☐ Schedule D - Creditors holding secured claims
☐ Schedule E - Creditors holding unsecured priority claims
☐ Schedule F - Creditors holding unsecured claims

Schedule _____ or List of Creditors previously filed, is amended as follows:
(List creditors being added, deleted or modified and indicate same)

I hereby certify under penalty of perjury, that the above information is correct.

Dated: _____ Debtor's signature: _____

Dated: _____ Debtor's signature: _____

Submit original and 2 copies together with a \$20.00 fee.

Pursuant to D.N.J. LBR 1007-2 an amendment to schedules must be accompanied by amended matrix containing *only* those additions in the amended schedules. Rev. 2/15/01

UNITED STATES BANKRUPTCY COURT
District of New Jersey



REQUEST FOR CLAIMS REGISTER

TO: Deputy Clerk

Please provide the undersigned with a claims register for the case listed below.

_____ I have included an attorney/business check "not to exceed \$5.00" and a self-addressed, stamped envelope.

_____ I am a Pro Se party. Please call me so I may make arrangements to pay the copy fee.

Debtor's Name: _____

Case No.: _____

Your name: _____

Company/Law Firm: _____

Address: _____

Telephone No.: _____

A copy of this form and the
requested claims register was
forwarded to the above party via:

_____ Regular mail

_____ In person

The copy fee for this request is: _____

Deputy Clerk's initials: _____

Date: _____

Schedule of Panel Trustees
(Chapter 7)

Vicinage	Name	Address	Phone Number
Camden	James J. Cain	8501 Maple Avenue Pennsauken, NJ 08109	856-662-8080
	John J. Casarow, Esq.	Casarow, Kienzle & Raczenbek 32 North Pearl Street PO Box 337 Bridgeton, NJ 08302	856-455-0566
	David E. Krell, Esq.	Lummis, Fisher, Krell & Baker 56 Fayette Street Bridgeton, NJ 08302	856-455-6000
	Joseph D. Marchand, Esq.	117-119 West Broad Street PO Box 298 Bridgeton, NJ 08302	856-451-7600
	Linda L. McMackin, CPA	669 Grove Road Thorofare, NJ 08086	856-848-3600
	Steven R. Neuner, Esq.	Neuner & Ventura Willow Ridge Exec. Office Park 750 Route 73 South, Suite 210 Marlton, NJ 08053	856-596-2828
	James E. O'Neill, III, Esq.	Stradley, Ronan, Stevens & Young 2600 One Commerce Square Philadelphia, PA 19103-7098	215-564-8103
	Barry R. Sharer, CPA	1202 Laurel Oak Road Voorhees, NJ 08043	856-435-3200
	Andrew Sklar, Esq.	Sklar & Paul 2201 Route 38 East, Suite 100 Cherry Hill, NJ 08002	856-482-7900
Newark	Donald V. Biase	22 Oak Drive Roseland, NJ 07068	973-618-1008
	Barbara A. Edwards, Esq.	Muscarella, Bochet, Peck & Edwards 0-100 28 th Street, PO Box 2770 Fairlawn, NJ 07410	201-796-3100
	Charles M. Forman, Esq.	Forman, Holt, & Eliades 218 Route 17 North Rochelle Park, NJ 07662	201-845-1000
	William J. Hunt, Esq.	William J. Hunt & Assocs. 155 Polifly Road, Suite 200 Hackensack, NJ 07601	201-457-9200

Vicinage	Name	Address	Phone Number
Newark	Michael B. Kaplan, Esq.	Kaplan & Hulnick, LLC One University Plaza, Suite 209 Hackensack, NJ 07601	201-498-9700
	Steven P. Kartzman, Esq.	Wacks, Mullen, Kartzman & Loyek 101 Gibraltar Drive Morris Plains, NJ 07950	973-267-3300
	Jonathan Kohn, Esq.	Rothbard, Rothbard, Kohn & Keller 50 Park Place Newark, NJ 07102	973-622-7713
	Jeffrey A. Lester, Esq.	Braverman & Lester 374 Main Street Hackensack, NJ 07601	201-487-5544
	Carmen Maggio	1065 Bloomfield Avenue Clifton, NJ 07012	973-472-8170
	Stacey L. Meisel, Esq.	Becker Meisel, LLC Eisenhower Plaza II 354 Eisenhower Parkway Suite 2800 Livingston, NJ 07039	973-422-1100
	Eric R. Perkins, Esq.	Nicolette & Perkins 3 University Plaza, 5 th Floor Hackensack, NJ 07601	201-488-9080
	Andrew I. Radmin, Esq.	Carkhuff & Radmin 598-600 Somerset Street North Plainfield, NJ 07060	908-754-9400
	Charles A. Stanziale, Jr., Esq.	Schwartz, Tobia & Stanziale 22 Crestmont Road Montclair, NJ 07042	973-746-6000
	Robert B. Wasserman, Esq.	Wasserman, Jurista & Stolz 225 Millburn Avenue, Suite 207 PO Box 1029 Millburn, NJ 07041	973-467-2700
	David Wolff, Esq.	Hellring, Linderman, et als. One Gateway Center Newark, NJ 07102-5386	973-621-9020
Trenton	Bunce D. Atkinson, Esq.	Atkinson & DeBartolo PO Box 8415 Red Bank, NJ 07701	732-530-5300
	Karen E. Bezner, Esq.	567 Park Avenue, Suite 103 Scotch Plains, NJ 07076	908-322-8484

Vicinage	Name	Address	Phone Number
Trenton	Andrea Dobin, Esq.	Sterns & Weinroth, P.C. 50 West State Street Trenton, NJ 08607	609-392-2100
	Barry W. Frost, Esq.	691 Route 33 Trenton, NJ 08619	609-890-1500
	Nancy Isaacson, Esq.	Spector & Ehrenworth 30 Columbia Turnpike Florham Park, NJ 07932	973-593-4800
	Gary S. Jacobson, Esq.	Jacobson & Brecher, LLC 608 Sherwood Parkway PO Box 1220 Mountainside, NJ 07092-0220	908-389-9797
	Theodore J. Liscinski, Esq.	Lanfrit, Liscinski & Rosenwasser 265 Davidson Avenue Suite 205 Somerset, NJ 08873	732-469-8020
	John M. McDonnell	121 Washington Street PO Box 476 Toms River, NJ 08754	732-341-7551
	Thomas J. Orr, Esq.	321 High Street Burlinton, NJ 08016	609-386-8700
	Albert Russo, Esq.	268 Broad Street Red Bank, NJ 07701	732-741-1212
	Peggy Stalford	100 Main Street Allenhurst, NJ 07711	732-517-8555
	Benjamin J. Stanziale	Stanziale & Stanziale 91 Main Street West Orange, NJ 07052	973-731-9393
	Daniel E. Straffi, Esq.	670 Commons Way Toms River, NJ 08755	732-341-3800
	Catherine E. Youngman, Esq.	Feitlin, Youngman, Karas 9-10 Saddle River Road Fair Lawn, NJ 07410-5793	201-791-4400